



Dryden Mutual Insurance Company

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Target Market Product Profile **CRAFTS VENDORS** Commercial Lines

TARGETED TYPES

Craft stores

Craft vendors at flea markets

Craft vendors at regional fairs

ACV only on contents

No age limit on buildings

Typical types of products

- Wood products
- Floral crafts
- Food products (jams , jellies & other packaged items)
- Collectibles

UNDERWRITING CONCERNS

Vendors with high value items

Vendors that routinely display outside New York State

Risks non-renewed due to prior losses or non-pay

Unwillingness to keep policy inforce all year to cover products liability exposures.

DRYDEN MUTUAL PROGRAM FEATURES

- URB Commercial Fire & Liability policies are the only coverage offered to traveling crafts vendors.
- Payroll is the basis for most quotes. Receipts necessary only if Products Liability needed.
- ACORD applications accepted.

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